

REMARKS

In the Office Action mailed from the United States Patent and Trademark Office on August 10, 2005, the Examiner rejected claims 29-44.

Rejections under 35 U.S.C. § 103

In the Office Action, the Examiner rejected claims 25-44 under 35 U.S.C. 103(a) as being unpatentable over U.S. Pat. No. 6,317,718 to Fano in view of U.S. Pat. No. 6,269,348 to Pare, Jr. et al and U.S. Pat. No. 6,199,753 to Tracy et al and the Stores publication by Gary Robins, entitled, "Portable SOS". Applicants respectfully traverse.

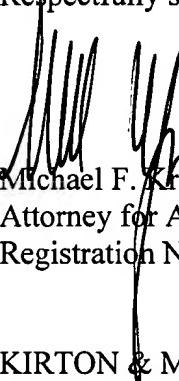
The independent claims have been amended to include "**communication without vendor participation**" in accordance with Examiner's suggestions on page 5 of the office action and in accordance with the Examiner interview conducted on September 6, 2005 at 4pm EST. The amendment distinguishes from a conventional credit card transaction discussed in the cited references in that the purchaser device is communicating with the authorization processor rather than the vendor device. Applicant requests that the claim be placed in condition for allowance.

CONCLUSION

Applicants submit that the amendments made herein do not add new matter and that the claims are now in condition for allowance. Accordingly, Applicants request favorable reconsideration. If the Examiner has any questions or concerns regarding this communication, the Examiner is invited to call the undersigned.

DATED this 26 day of September, 2005.

Respectfully submitted,


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